



ANNUAL  
REPORT

2020-2021

## Chairperson's Welcome



Hello dear members

Welcome to the Annual Report. We hope we are now at the pointy end of Covid19 and it is also time to again wrap up the financial year of 2020-21 for Housing for the Aged Action Group (HAAG). Thank you to all our members who have endured this year of withstanding lockdowns, isolation, zoom meetings and delayed mail, to name just a few changes.

Congratulations also to you all who have maintained safe distancing, mask wearing, staying home, and especially getting double vaccinated. None of it has been easy but you have contributed to the finishing date of this deadly virus. Be proud people.

HAAG's vision is 'A society where older people have safe, secure and affordable housing.' Our mission clarifies how HAAG sets out to achieve this - 'We engage and work with older people through community activism, services and advocacy to achieve social change and housing justice'. These are not just words, these are the

ways to change people's lives when often they have exhausted every avenue left to them.

In this Annual Report we are reminded in particular of the four strategic pillars that are the foundation of operations for HAAG. To begin, know that HAAG exists to Change lives by first working at Changing the system. Always acknowledging we choose to Honour our heritage and continue to build HAAG's Organisational Strength.'

Lives are changed when an older person gets the key for their own door. We work to change the system, presenting submissions to governments, speaking in public, on the radio, and in the news. The 3CR broadcasts by Shane and Fiona are reminders for concern and vigilance while older people brave these winter days without a roof over their heads. HAAG people have been known to march in the main street to bring notice to older people's needs.

Honouring our Heritage means we never forget the small group of people began HAAGs fight for justice, as well as our membership of 500 people. . HAAG is still the only organisation of its type in Australia serving the needs of older people at risk of homelessness. We honour our heritage and will always do so.

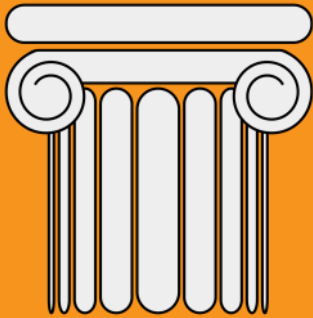
HAAG organisational strength includes advancing the services into other parts of Australia. Such measures are carrying HAAG forward to extend to other areas in Victoria and promoting new services interstate. With our proud heritage and experience, now other organisations contact to be tutored on how to do it too.

Stay safe and well everyone.

Phyll Williams

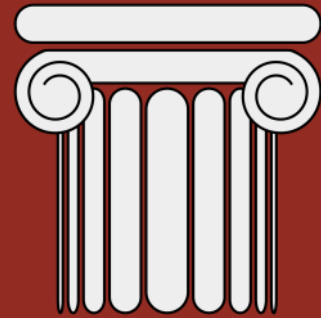
Chairperson

# SERVICE DELIVERY



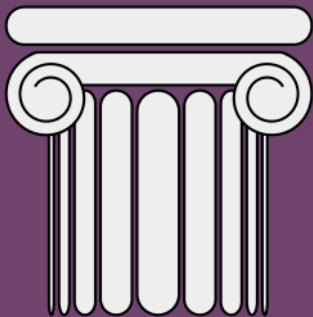
Changing lives -  
enabling older people to make  
positive life changes through  
high quality service delivery

# ADVOCACY & CAMPAIGNS



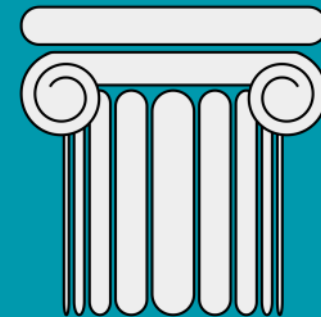
Changing the system -  
seeking opportunities  
to strive for systemic change

# HONOURING OUR HERITAGE



elevating the voices  
of older people in all of our work

# ORGANISATIONAL STRENGTH



Building on strong foundations;  
continuing to consolidate  
and strengthen HAAG  
through organisational development

HOUSING SUPPORT



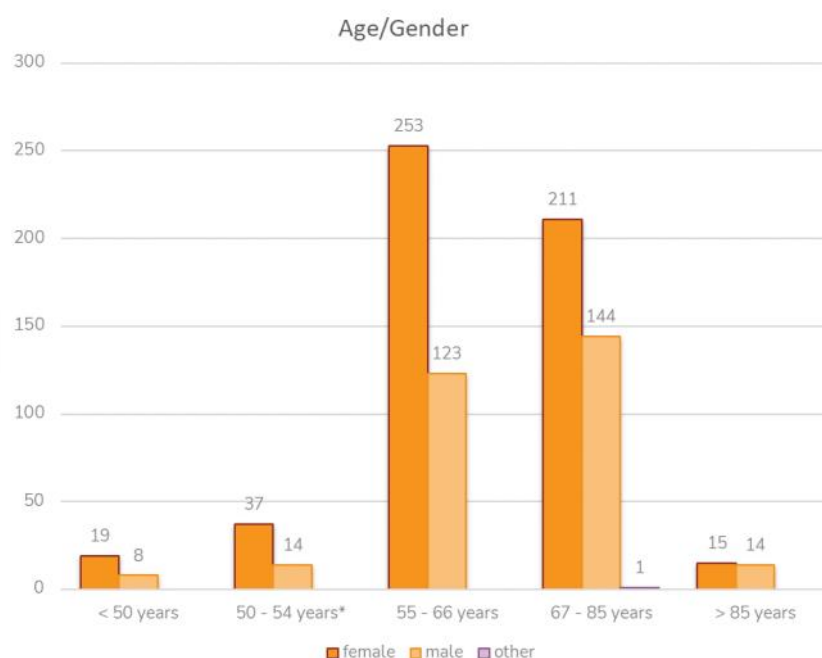
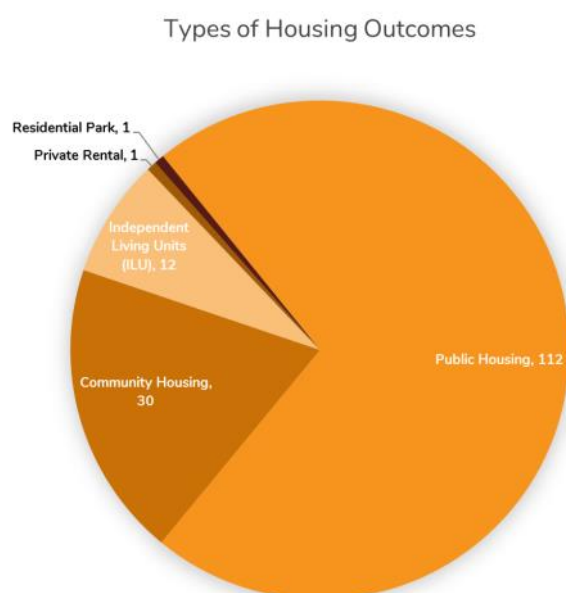
HOME  
at last



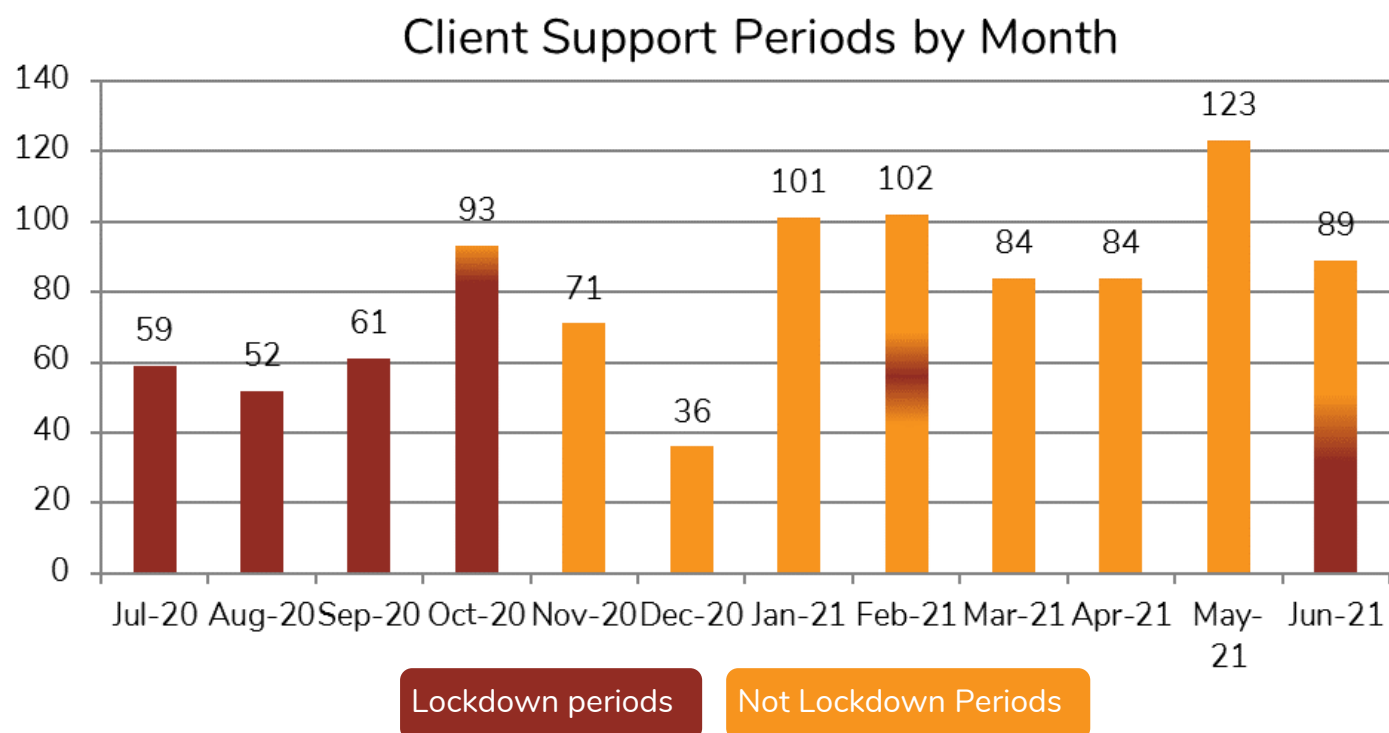
Our housing support intake and outreach teams provided 955 new episodes of support (support periods) to 839 people during the 2020-21 financial year. Almost 70% were initial assessment, information and referral, and clients were either referred to our internal outreach team, our retirement team and our aged care system navigator, or referred to another agency for support. In addition, intake provided 404 secondary consultations – this is where information is provided to workers from other services (42%), family and friends calling on behalf of an older person, and people calling for information for themselves, but not wanting further support. Our outreach team assisted 156 people into secure, affordable long-term housing, and 265 offers of housing were made. Despite the impact of COVID and the restrictions on face-to-face contact, the team assisted with 259 housing applications, the majority of these were for the Victorian Housing Register for public and community housing, and 53 of these were additional applications required by community housing offers.

The top four ways people access the service are word of mouth through family friends and former clients, our community education activities, the My Aged Care portal, and via other service provider referrals including community health, Office of Housing, ethno-specific and multicultural organisations, Centrelink, mental health, hospitals and family violence services.

Thanks to the incredible work of our housing support team who have continued to adapt to the COVID circumstances to provide a holistic and respectful service for older people.







The main impact of COVID on the service was moving to working from home, and avoiding face-to-face contact with clients. This meant a range of measures had to be put in place, to protect clients and workers. Phones were diverted to mobiles, and Ross House has been closed to the public since March 2020, so there have been no drop-ins. Paperwork for housing applications took longer and there were changes to sign up arrangements and property viewings. Demand dropped during lockdown periods, and although the number of calls remained steady throughout the year, there were less uptake of housing offers during lockdown as people were reluctant to move.



Covid-safe radio presenters Pam Young and Fiona York



## Vesna's Story

Vesna was 53 years old, single and employed part time when she became homeless due to rising rents. She had no choice but to leave her tenancy and couch-surf with friends and relatives. Because they lived in public housing, the rules stay she could only stay a maximum of 2-3 days, so she was moving around a lot to avoid jeopardizing their tenancies.

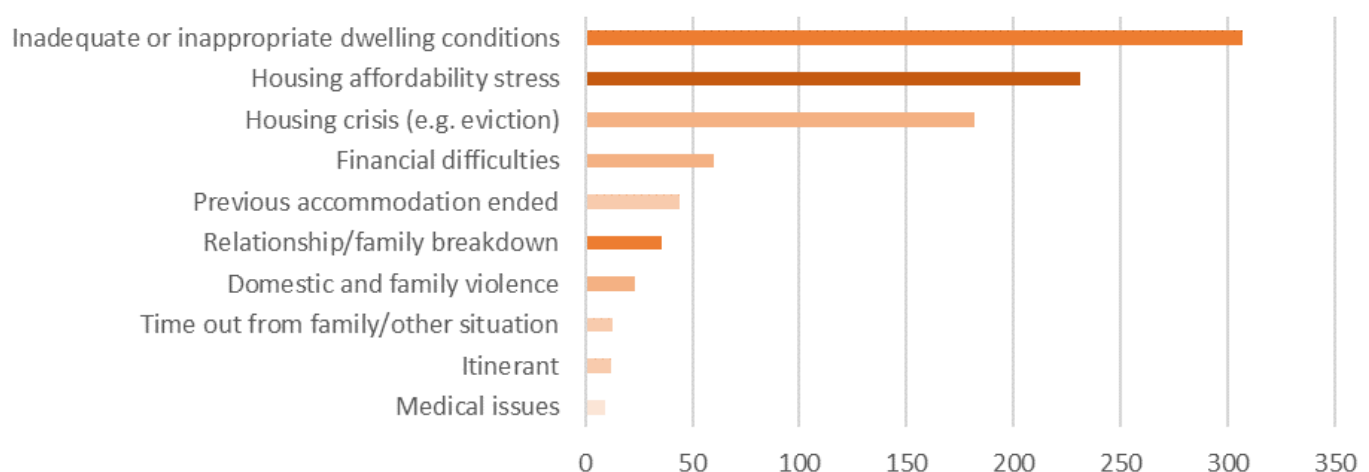
Vesna was exhausted and anxious all the time – worrying about where she will be staying next and stressed about her health issues which were becoming worse as a result of moving around so much.

At the age of 53 years old, she was not considered eligible for housing which is reserved for those aged 55 and over. Our Home At Last service assisted with upgrading her existing application on the Victorian Housing Register to Homeless with Support category. She was also supported with a letter to be considered for elderly housing 55+ due to her health issues. Her application was approved soon after and she was placed on the priority housing list.

After 12 months of waiting for housing, Vesna received a housing offer – on the same block of units as her mother. Vesna said that as soon as she was advised of the news of the housing offer she cried tears of relief and happiness.

Vesna is now housed in a lovely block of elderly units in Melbourne's north and couldn't be happier. She says 'It's like I've won the Lotto'. Her next goal is to work on the small patch of garden at her property and plant a lemon tree and some veggies.

## Main reason client is at risk of homelessness

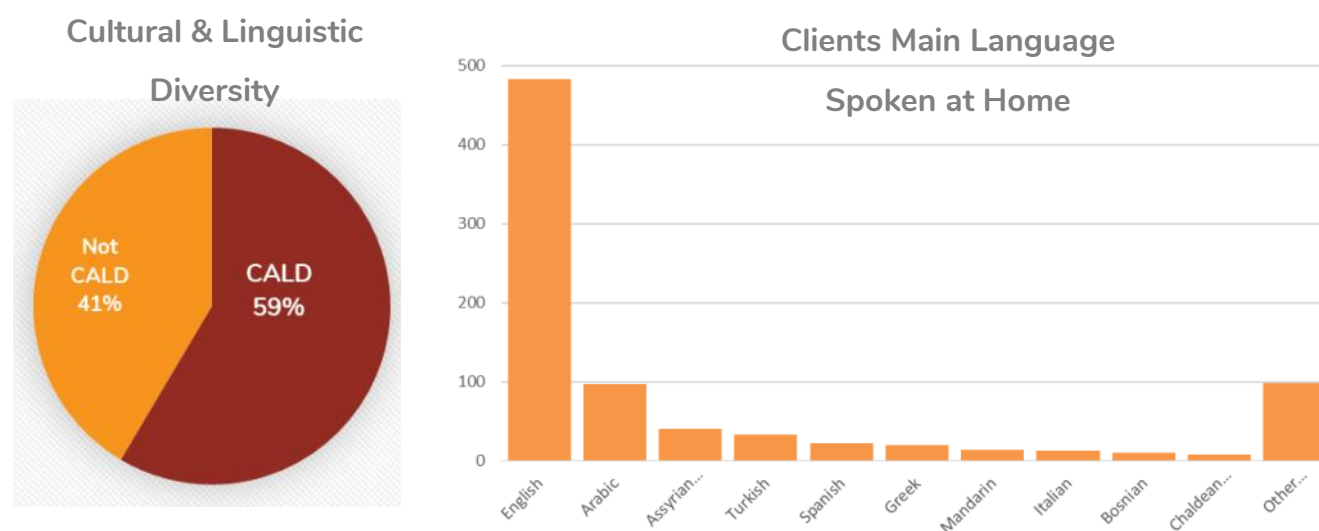


With community education sessions paused due to pandemic restrictions, the Cultural Diversity Reference Group focused on improving internal processes and services at HAAG. This has included updating the Terms of Reference for the group, reviewing role outlines, membership forms and other HAAG documentation; as well as continuing to represent the needs of their respective communities. Given the additional impacts that COVID-19 has had on older people, particularly those from culturally and linguistically diverse backgrounds, representing the needs of diverse and marginalised communities has never been more important and the group has provided important information on how HAAG can deliver services.

A key achievement of the group in this last year, was a submission to the Victorian Government's 10 year Social and Affordable Housing Strategy. A copy of their submission can be found here: [oldertenants.org.au/cald-10-year-strategy](https://oldertenants.org.au/cald-10-year-strategy)

Another achievement of the group was having Hoda Nahal, an active and well-regarded member, nominated for HAAG's Committee of Management. Hoda's nomination was approved at HAAG's Annual General Meeting in November 2020. Hoda brings to the organisation a great deal of knowledge and expertise as a mental health social worker, along with a passion for elevating the voices of older people from culturally and linguistically diverse backgrounds.

Finally, the reference group has shown great flexibility in adapting to not only pandemic restrictions but changes within the group. Gemma White, who has facilitated the group since it first began, went on maternity leave in October 2020 and Rebecca Cook was brought in to support the group in her absence. In May 2021, Maria Cozzi, an intake worker in HAAG's Home at Last Service took over facilitating the group. Gemma and Rebecca continue to be on hand to provide support with community engagement activities and look forward to increased community engagement in the year ahead. Despite all these changes, membership within the group has remained consistent with only one resignation. We thank all the volunteers for their commitment.



Our service has a high number of CALD clients thanks to the work of our CALD reference group



Inappropriate or inadequate housing is the main reason 26.5% of the people access our Home at Last Service, and 49.5% face difficulties with their mobility. One in five Home at Last clients request accessibility features in their home when applying for Public and Community Housing, 50% required no stairs or a ground floor property, and 20% required a fully accessible property, including wheelchair access

Universal design means that older people can age in place, regardless of where they live. The ageing in place concept encourages older people to stay in their own homes and promotes health, well-being and independence.

HAAG has been advocating for universal housing design principles to be included in building standards for many years. In 2020 we made a submission to the Australian Construction Code's regulatory impact statement. We joined the Building Better Homes coalition, along with a large number of organisations, to lobby the building ministers across the country to include minimum accessibility standards in the National Construction Code.

On 30 April 2021, we were excited to learn that the building ministers listened, and made the landmark decision to improve housing accessibility for decades to come. From September 2022, will include seven accessible design features in the Livable Housing Design Guidelines Silver standard including step free entrances into the home, toilet, shower, stairways designed to reduce risk of injury and features that enable future adaptation.

This is a great outcome, and the result of years of grass roots campaigning by advocacy organisations. It's fantastic that Victoria has agreed to implementing the new National Construction Code, however New South Wales, South Australia and Western Australia are holding out from implementing the national code.

We continue to support the Building Better Homes Campaign working towards national implementation of the Silver Standard, as well as the retrofitting of existing public and community housing to meet universal housing design standards.

Clients who have mobility issues



## Ten Year Affordable Housing Strategy and Big Housing Build

HAAG was pleased to see that the State Government announced the development of a ten year affordable housing strategy and we were keen to ensure that older people were not forgotten! We held four sessions to hear the views of our members, including our Cultural Diversity Reference Group, the “missing middle”, our LGBTI reference group and regional members, all of which informed our submission. We were less impressed with the “Big Build” announcement – although investment in housing is long overdue, the money is going to community housing providers and private developers, with very little investment in public housing.

## Parliamentary Inquiry into Homelessness

We made two submissions to the Victorian Inquiry into Homelessness, one with our LGBTI partners Switchboard, Val’s Ageing and Aged Care, Transgender Victoria and

Thorne Harbour Health. Fiona York gave evidence to the inquiry, alongside COTA Vic.

## Public Housing Lockdown

We were shocked at reports of a COVID “hard lockdown” being enforced by police on public housing tenants in Flemington and North Melbourne in July 2020. We raised issues with the Department about the level of policing and what we were hearing from clients about lack of culturally appropriate food, medication and poor communication.

We continued to work with the Save Public Housing Collective, and attended meetings with Peter Kahill MP and Josh Burns MP, members of Labor for Housing, to seek their support for an expansion of public housing. We also met with Housing Minister Wynne’s advisors to discuss COVID support for older tenants, and they were keen to work with us to ensure older people are accessing rent relief grants, which had a low uptake for older renters due to eligibility criteria and online-only applications.

### Reports and Submissions

- Protecting Older Renters during the COVID-19 Pandemic
- Establishing a 10-Year Strategy for Social and Affordable Housing Discussion Paper (Vic)
- Cultural Diversity Reference Group submission to Submission to the 10-Year Affordable Housing Strategy
- The ‘missing middle’: Older people falling through the cracks in the housing and homelessness system
- Telecommunications Consumer Safeguards: Choice and Fairness Joint Submission (Vic)
- Public and Community Housing: Comparing the rights and experiences of older tenants in Victoria (Vic)

RETIREMENT HOUSING ADVICE SERVICE



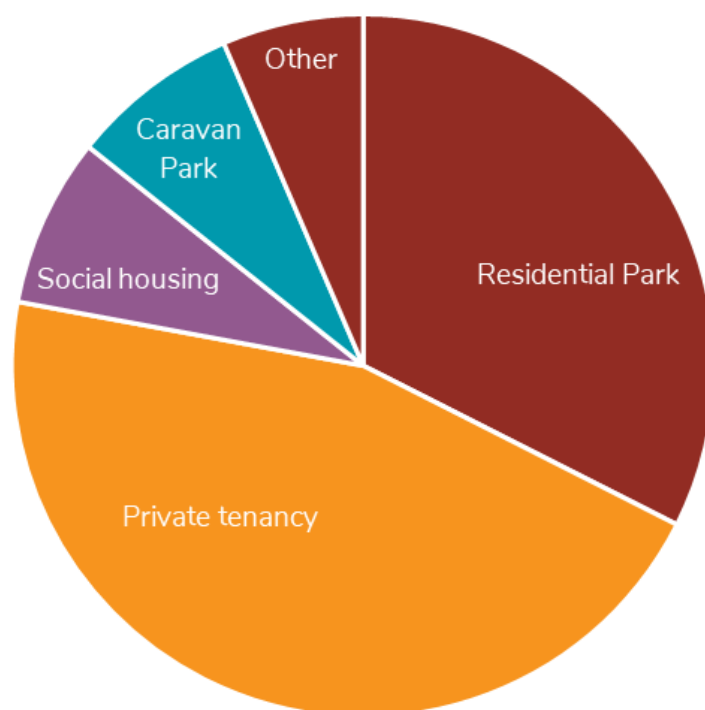
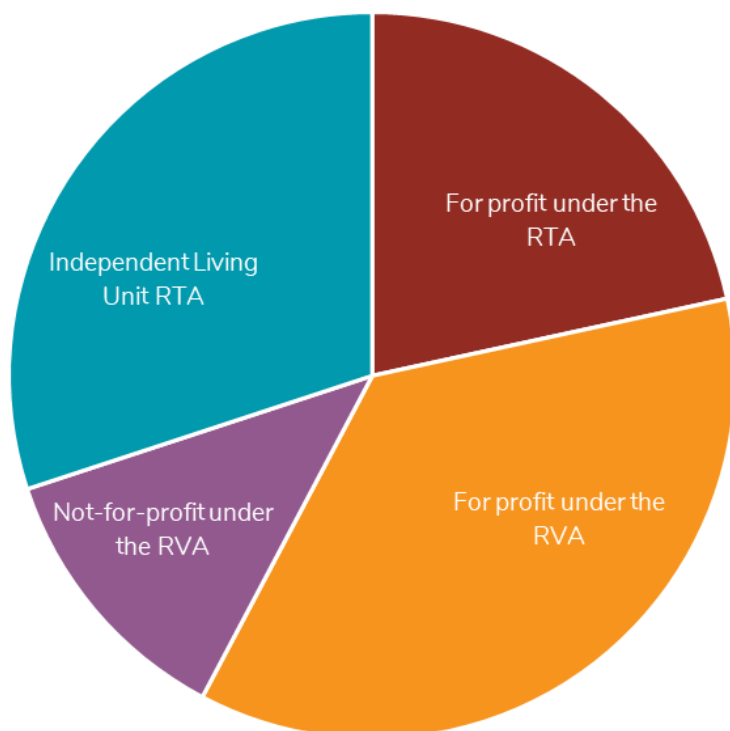
**HOME**  
at last



## Who our Retirement Housing Advice Service Assists

213 Retirement Village Residents

77 people in other housing



Through Victoria's long lockdowns, retirement housing residents have faced a range of challenges, and often been excluded from protections and benefits afforded to others. For example, aged pensioners who had gotten used to topping up their benefits with part-time work that they lost due to COVID did not gain the COVID supplement to Jobseeker that kept many unwaged workers afloat through 2020. Of course, the Morrison government has failed to restore that supplement this year, resulting in devastating poverty for Victorians of all ages.

While 2020 and early 2021 also saw emergency rental laws due to the pandemic, including bans on rent increases and an eviction moratorium, none of these benefits extended to retirement villages. And again, the Victorian government has refused to reintroduce those emergency laws as Melbourne returned to lockdown this year, leaving many retirement housing residents again at risk of eviction and homelessness.

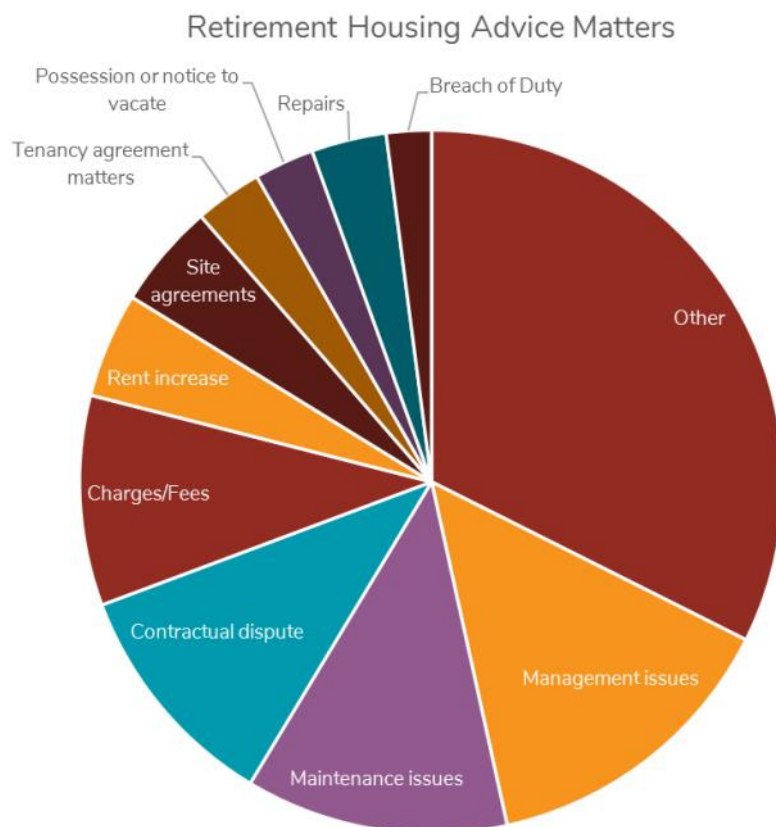
Residential park residents faced some of the worst impacts. In many cases, parks were forced to close facilities the residents paid for, but the residents were not entitled to any rent reduction. Residents who had to leave a park faced extra barriers to selling their dwellings, with prospective buyers unable to visit or inspect and fewer people seeking to move at all. In many cases, this left residents forced to continue paying rent or site fees long after they vacated their dwellings – a common retirement housing issue that worsened during the pandemic.



In 2020/21, RHAS assisted 290 clients with a wide range of retirement housing issues. About two-thirds of our clients were women, which is slightly higher than the gender split in retirement villages reported by the Property Council's Retirement Census.

The most common reasons people contacted the Retirement service were management issues, contractual disputes, maintenance and repair issues.

Just over two-thirds of our clients were given information and advice to help them resolve their issues themselves. Of those who received greater assistance, 80% had successful outcomes, either through negotiation or the Tribunal.



## RETIREMENT ACCOMMODATION ACTION GROUP

This group consists of members of the former CARPAV and ILU working groups. During COVID lockdown, monthly meetings were held by Zoom and this worked well for many members who live a long way from Melbourne.

In January, the Terms of Reference were reviewed and the focus in the early part of the year was collecting and recording stories about retirement housing experiences, particularly dispute resolution, to highlight the ongoing need for an ombudsman. Due to the potential ramifications for residents, RAAG members wrote stories anonymously and they were read out on air by Pam Young on Raise the Roof on 3CR.

RAAG participated in the Ten Year Social and Affordable Housing strategy, with representation of people living in Part 4A, retirement villages and ILU's, a great cross-section of the different forms of retirement housing and what is important to residents. RAAG also participated in the Embedded Networks Review, and drafted a letter about minimum accessibility standards in retirement housing, particularly Part 4A and ILU's.



Throughout the pandemic, we have sought to draw government attention to the specific issues facing retirement housing residents. Older people are some of the most vulnerable to the effects of Covid, but have often been ignored or sidelined in policy decisions that focus on waged workers and businesses. With this in mind, we have demanded government improve, expand and restore the protections that retirement housing residents and the rest of the community need.

## Retirement Housing and the “missing middle”

We have been regularly attending the Retirement Villages Act Review Stakeholder Reference Group and have advocated to the Minister, alongside our partners Consumer Action Law Centre, Council on the Aging Victoria and Residents of Retirement Villages Victoria, to improve the consultation process. We made a submission to the Retirement Villages Options Paper in which we raised our concerns that the options paper had fundamentally failed to address the key issues for residents in retirement housing.

In February, we released a policy brief on “the missing middle” – a cohort of older people, often women, who have a small amount of savings that make them ineligible for social housing but are unable to afford any other type of housing, leaving them with very few options. We sent this briefing paper to a number of Ministers, resulting in meetings with Consumer Affairs Minister Melissa Horne, and we included this issue in our submission to the Ten Year Social and Affordable Housing strategy.

## Reports and Submissions

- Retirement Villages Act Review: Options Paper (Vic)
- The ‘missing middle’: Older people falling through the cracks in the housing and homelessness system



## CLIENT FEEDBACK SURVEY

HAAG undertakes an annual Client Feedback Survey designed to provide us with important feedback on our services, our staff, suggestions for improvement and the impact of safe and affordable housing on their well-being and social connections. With the support of a social work student on placement from RMIT University, we conducted interviews over the phone of people who had been assisted by the Home at Last Service during 20/21. 143 clients were contacted and 57 clients agreed to participate in the survey. 29 clients were assisted by the Housing Support Service and 28 clients were assisted by Retirement Housing Support Service.

The questions were informed by our new Monitoring, Evaluation and Learning Framework (MEL Framework) and tested for cultural appropriateness and clarity by our CALD reference group.

The levels of satisfaction with service provision were generally high, with participants strongly agreeing or agreeing that their privacy was respected, that they were treated fairly and they felt heard and respected by their worker. More than half (59%) of the participants 'Strongly Agreed' when asked if they were satisfied with making plan for their housing while 6 participants (20%) 'Agreed'

Most of the participants (68%) 'Strongly Agreed' and 3 participants 'Agreed' (10%) when asked if they had enough information to make decision about their housing; while when asked about if they are more likely to seek help early in the future, more than half

of the participants (58%) 'Strongly Agreed', 6 participants (21%) 'Agreed' and 1 participant (3%) reported it as 'Not Applicable'

When asked if their house has features that they need, nearly half of the participants (45%) 'Strongly Agreed', 8 participants (28%) 'Agreed' while 1 participant 'Disagreed'

When asked if they feel safe in and around their homes, more than half of the participants (55%) 'Strongly Agreed' while 3 participants (10%) 'Agreed' and 3 participants (10%) said they were not sure

"..My worker was very supportive and helped me to get the place I live now, she even helped me when I was shifting. But I really appreciated that I was provided with a worker who speak the same language as me."

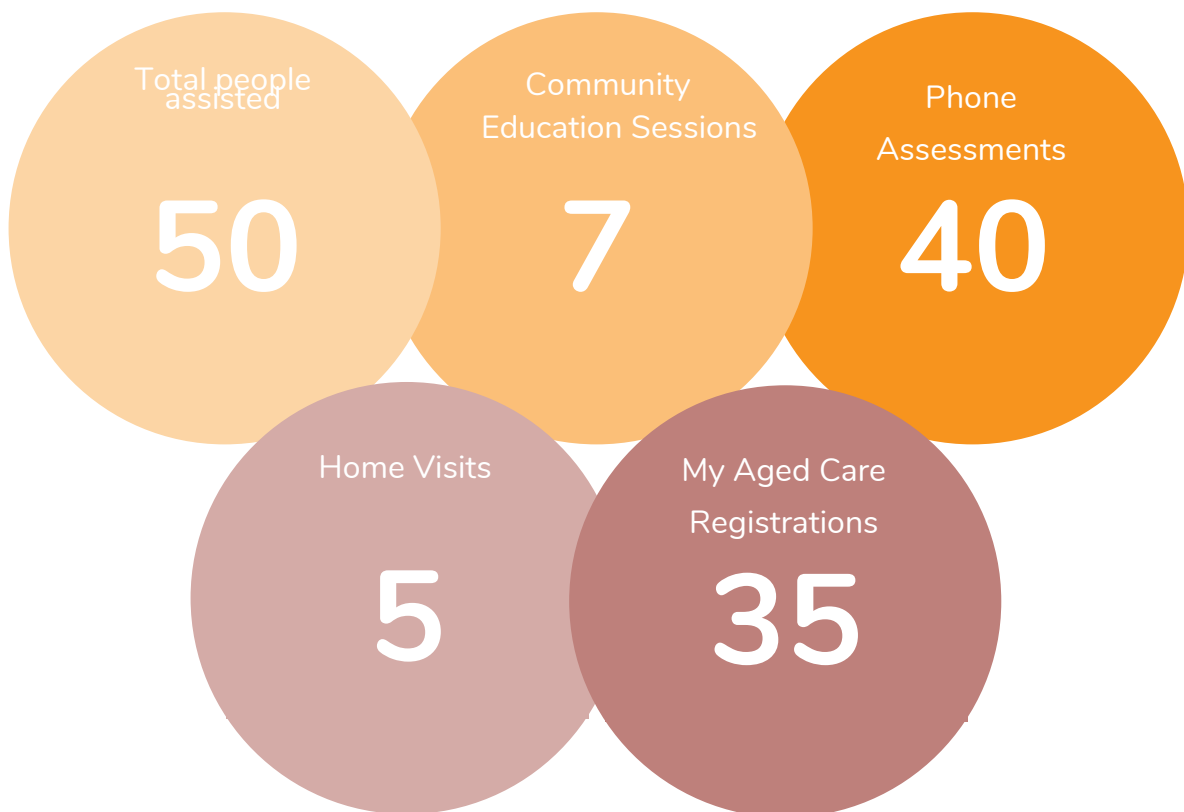
"..My worker was very professional but also very compassionate and understanding. Made it really easy for me."

"..My worker was terrific, she helped me like her own and explained me things really well"





# AGED CARE SYSTEMS NAVIGATOR



As a result of the Royal Commission into Aged Care, a gap was identified between older people who were eligible to receive support services and those that were receiving them. The Aged Care System Navigator Trial has been running at HAAG since 2019 and has been extended to Dec 2022, its purpose is to try and reduce that gap identified by the Royal Commission. The service is aimed at helping older vulnerable Victorians, who are at risk of homelessness, access funding by getting them registered and assessed with My Aged Care, receiving information about services that are available and advocating for the client.

Prior to the pandemic, we were offering these services:

- Home Visits by Bilingual Workers to help them to register for an aged care assessment.
- A Drop in Service to explain the Aged Care system, registration with MAC, and assistance.
- Community Information sessions run by bilingual workers about how to access and what to expect from Aged Care.

Due to pandemic, the way we deliver this service has been affected, since the lockdowns of last year, we have stopped client visits and now provide services solely over the phone. The pandemic has prevented us from delivering community education sessions and professional education sessions in person and we are now delivering these services over zoom or teams.

Since last year the role of our bilingual workers have changed to accommodate the requirements of the project. Our bilingual workers are still assisting in the project by making phone calls to provide basic information about the system, but they are no longer conducting assessments, the bilingual workers must now refer clients to the Navigator after providing basic advice. They are also no longer visiting clients on their own to conduct home visits or assessments, they can accompany the Navigator once restrictions ease.

Since March 2020, we have continued to provide the service in a similar manner. The service is provided in the following manner:

- Phone assessments by the Navigator
- Welfare checks and 'Home visits' are provided over the phone
- Community education sessions and professional education sessions are run online via zoom or teams
- Enquiries can be made on the HAAG website and COTA has introduced a new website which directs potential clients to HAAG

### Robert's Story

Robert is a 72 year old male who was referred to Aged Care Service Navigator (ACSN) through HAAG's intake team. Robert contacted the service seeking assistance with housing and was referred to our Retirement Housing Advice Service for information and advice on Retirement Villages and independent living units. Robert was also referred to ACSN as Robert and his son Philip requested information on My Aged Care (MAC) services.

We arranged a conference call where Robert and Philip were provided with information about the role of ACSN and MAC. Robert was reluctant to register for MAC stating that he was independent and did not require support. Phillip, however, was concerned about his father's recent health diagnosis, loss of weight, lack of motivation to cook and difficulty cleaning the home. Concern was raised about the ways in which Robert's health could deteriorate.

The Aged Care Service Navigator actively listened to Robert and Philip's concerns and needs. The Navigator respond to Robert in a way that reassured him that aged care services are available to support people to maintain independent living and age in place. Robert was relieved with this information and was supported to register for MAC.

During the wellbeing check, Robert reported that an assessment had been completed and he had commenced receiving services through a Commonwealth Home Support Package. Robert reported that he was very satisfied with the services he had received thus far and while he was aware of other services he could access, his focus at that time was on addressing health issues that had arisen.



# NATIONAL PROJECT

**ageing  
on the  
edge**



Funding for the Ageing on the Edge Older Persons Homelessness Prevention Project from the Wicking Trust concluded on 31 December 2020. Over five years, HAAG increased awareness of the scale of the housing crisis facing older Australians. We conducted research on homelessness trends for older people and the service system in each State and Territory, established a network of older people with lived experience, as well as coalitions of service providers and other stakeholders around the country. In July 2020, we submitted a proposal to the Wicking Trust for a second phase of this project comprising four more years of funding to support: ongoing awareness raising about the housing crisis and advocacy for the housing needs of older people; and, establishing tailored services in each State and Territory that provide housing information and support for older people, based on the proven HAAG Home at Last model. Fiona York and Kobi Maglen pitched the HAAG proposal at the Wicking Symposium in October, and we were informed of our success at the end of December.

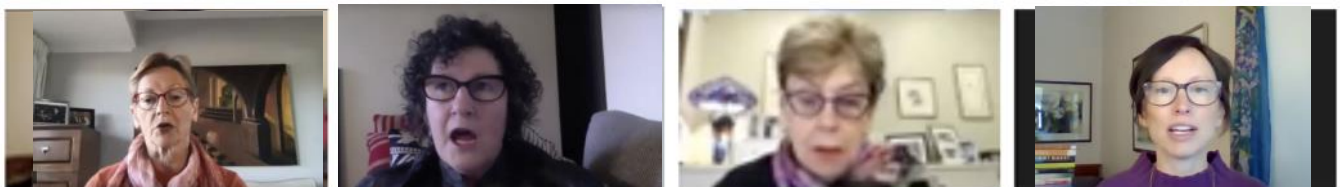
## Events

In August 2020, we co-hosted an online event, *At Risk: Older Women Facing Homelessness in Australia*, at which we

launched two research reports. 565 people registered for and 350 attended this event from around the country. Feedback was overwhelmingly positive and indicated that there was interest in reconvening on the topic in 2021. There were four associated media opportunities, including print media and radio, and follow up meetings with Jason Clare, Shadow Minister for Housing and Luke Howarth, Assistant Minister for Community Housing, Homelessness and Community Services.

In November, Kobi presented and joined a panel discussion at the online Women in Super National Roadshow focused on the housing crisis facing Australian women. She also presented at the NSW Shadow Minister's Forum on Older Women's Homelessness. In May 2021, Kobi presented and joined a panel discussion at the NCWV, Housing: Affordability and Accountability for Women forum.

HAAG made formal submissions, both on our own behalf and on behalf of Assistance with Care and Housing (ACH) service providers, to the review of Commonwealth-funded aged care support services and programs for older and prematurely aged people who are experiencing, or at risk of, homelessness. We also provided guidance and extensive information to the Sapere Review.



Helen Conway, Mary Anne Wright, Dr Kay Patterson and Dr Emma Power on the panel of At Risk event held online.

## Submissions

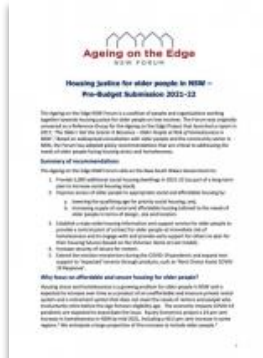
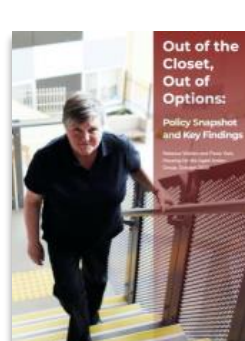
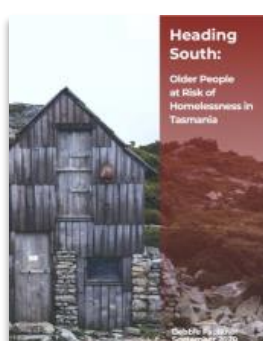
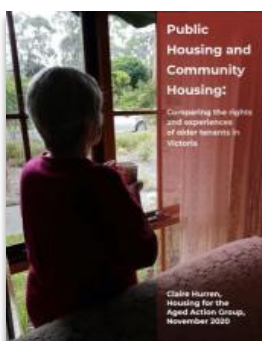
We continued our advocacy through various channels in the past year and contributed to a number of policy processes. These included submissions to Federal and State government inquiries, raising awareness in the sector by contributing to community sector focused magazines and producing a number of briefing papers, reports and educational materials. These included a number of joint submissions that were drafted in collaborations with community organisations that we work with.

### Submissions, briefing papers and reports: Commonwealth Government

- Joint Submission to the Royal Commission into Aged Care Quality and Safety
- HAAG Statement to Royal Commission into Aged Care Quality and Safety
- At Risk: 405,000 older women risk homelessness without urgent policy reform
- Seniors for Housing: Stories from older people experiencing homelessness and housing stress
- Australian Building Codes Board Response to the Consultation Regulatory Impact Statement
- Keeping the Roof Over Her Head: Precarious and Lost Homeownership Among Older, Single Women

### NSW Government

- Housing justice for older people in NSW – Pre-Budget Submission 2021-22 (NSW)



Just some of the library of reports and submissions published by HAAG in 2020-21

## New South Wales

The Ageing on the Edge NSW Forum and Coordination Group met regularly throughout 2020-21 with continued focus on an agreed advocacy agenda which prioritises the establishment of a specialist housing information and support service in NSW and reduction of the priority age for social housing. Funding from Wicking Trust for a second phase of the project enabled the recruitment of an Advocacy Lead to amplify our advocacy efforts in priority jurisdictions, including NSW. Dini Liyanarachchi was appointed as Ageing on the Edge Advocacy Lead in May 2021. Dini is based in Sydney. She reports to Kobi but is located in and supported by the Uniting NSW/ACT Advocacy and Media teams.

In June, Dini and Yumi Lee from Older Women's Network NSW and Ageing on the Edge Coordination Group made a presentation to the NSW Ministerial Advisory Council on the Ageing (MACA) to highlight the housing challenges older people experience and the three key asks to establish a Home at Last Service in NSW, lower the age of priority for social housing from 80 years and build more social and affordable housing.

## Queensland

Kobi participated in regular meetings of the QShelter auspiced Queensland Housing Older Women's movement, including convening a working group focused on services responses for older women based on the Home at Last model. Regular engagement with the HOW movement was facilitated by everyone's use of zoom meetings due to the COVID-19 pandemic. In February 2021, QShelter made a submission to the Queensland Government outlining ideas about how to advance solutions for older women who are homeless or living in housing stress,

which included the establishment of a specialist housing information and support service.

## South Australia

HAAG entered a MOU with a local service provider to submit a tender for the SA government Homelessness Prevention Fund. We received formal advice in March 2021 that our tender was unsuccessful. HAAG participated in the COTA South Australia Housing Roundtable in November 2020 and commenced discussion with COTA SA about advocacy opportunities associated with the forthcoming state election.

## Western Australia

The Ageing on the Edge (AOTE) Western Australia Working Group met regularly in 2020-21.

## Tasmania

Fiona and Kobi had a number of meetings with the Brotherhood of St Laurence who are undertaking a redesign of the homelessness sector for the Tasmanian government

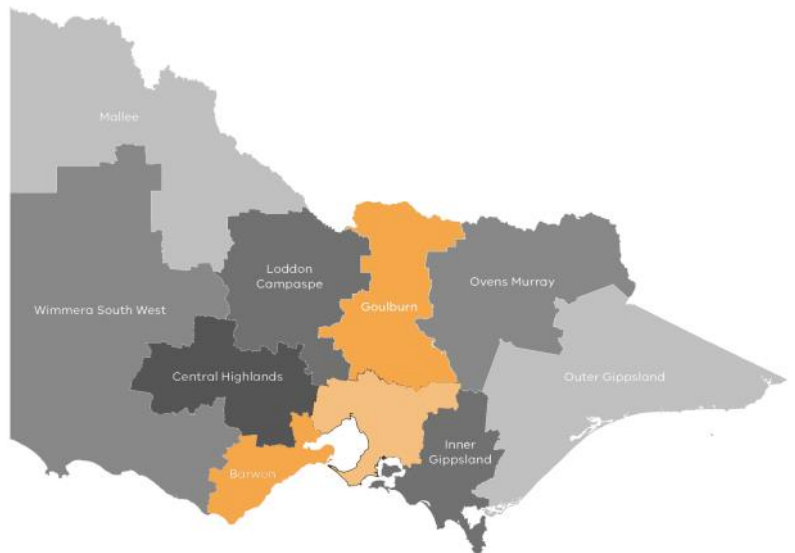


Housing Older Women's Movement meeting in Brisbane



## SHEPPARTON PILOT PROJECT

In August 2020, we submitted a concept paper for funding as part of an investment strategy for the Ian Currie Rollo Foundation and Perpetual Trustees to address older people's homelessness in regional and rural Victoria. We were subsequently asked to submit a formal proposal for funding of a regional pilot project working with the Foundation for Rural and Regional Renewal (FRRR). We were advised of the success of our proposal in December 2020. HAAG is leading this project working closely with FRRR, who were sub-contracted to deliver the Stage 1 sector mapping and provide project advisory support. The first Project Steering Group meeting was held in March at which selection of Shepparton/Hume and Goulburn Valley as the target region for the project was formally endorsed. Sector engagement commenced with a visit to Shepparton in April, and we started recruiting for two project roles in June.



HAAG's regional focus areas



Executive Officer Fiona York visiting Shepparton



Client Services Manager Christine Stapleton & National Development and Early Intervention Manager Kobi Maglen.





# EARLY INTERVENTION

As part of our commitment to inclusive practice and diversity, HAAG has done extensive work over the past 12 months both internally and externally to support older Lesbian, Gay, Bisexual, Transgender and Intersex (LGBTI) people experiencing or at risk of homelessness.

### **Building networks and stakeholder engagement**

HAAG continues to successfully build networks and connections with organisations and individuals within the LGBTI sector both within Melbourne metro and rural Victoria. Our LGBTI steering committee continues to meet quarterly. In addition, we have been invited to represent and present the voices of older LGBTI people at number of external meetings, working groups and forums.

### **Community Engagement and Education:**

Thanks to grant funding from the City of Melbourne and Lord Mayor's Youth in Philanthropy program, we were able to commence work on our LGBTI early intervention project. The project aims to use early intervention methods to improve the ability of older LGBTI people to navigate the housing and homelessness system to avoid housing crisis and access to appropriate housing options as they age. In the 20-21 FY we held community consultation forums (online and in person) and established a community reference group who meets regularly. In conjunction with the report, the consultations and community reference group will inform community and

professional education materials as well as advocacy. Since the group was established significant work has been achieved in this area.

- Held two community consultations (online & in person)
- Developed community reference group and met six times during the 20-21FY
- Developed community education and early intervention materials including six case studies, two extensive sets of key messages (for LGBTI community and service providers), map of where/how to distribute
- Three members of community reference group have been trained up to deliver community education, including media and advocacy training.

### **Service Delivery:**

With rainbow tick accreditation achieved, we are hoping to increase the number of LGBTI clients. We have updated our data collection fields so will soon be able to track this

### **Impact of COVID**

COVID has had an on-going impact on both the establishment and running of the community reference group, the community consultations, relevant training for the group and planning and roll out of community education. In addition to barriers faced by Covid, we have had difficulty obtaining funding for the project and have relied on small grants and donations to ensure we can continue to work towards our goals.

While COVID has impacted on the method of delivery for meetings it has provided an opportunity to increase the reach of the community reference group. Thanks to the option to attend online, members are from across metro and regional Victoria. In addition, the online method has ensured people with accessibility requirements are also included. Moving forward we will provide the option to attend both in person or remotely. While funding has been a persistent barrier for the project we have been able to adapt and become experts and utilising existing resources to continue to achieve project aims and goals.

### Research, policy and advocacy

In October we launched our report 'Out of the closet, Out of options' and its accompanying policy brief. This research was the first report globally, to look into the

housing circumstances of older LGBTI people. The report was launched during an online event attended by over 100 people and keynoted by the then Commissioner for Gender and Sexuality, Ro Allen. In addition to launching the report we have submitted a number of policy submissions as well as an article for Parity magazine.

- Steering Committee met three times
- Presented at a number of external meetings and forums including Gippsland diversity forum and the national LGBTI ageing & aged care conference.
- Represented Older people and housing by forming part of Rainbow Door working group- met four times in 20-21FY period

### Reports and Submissions

- Joint submission to the Victorian Homelessness Inquiry: LGBTI Older People at Risk of Homelessness (Vic)
- Out of the Closet, Out of Options: Older LGBTI people at risk of homelessness



The LGBTI Reference Group meeting online

The impact of the pandemic and its associated restrictions meant that most of HAAG's community engagement work, including peer education were placed on hold during this last financial year. Fortunately, a grant from the Melbourne Women's Fund provided an opportunity to formalise the peer education program through a review of our processes and the development of training.

A Peer Education Steering Committee was formed with existing peer educators. This included Jennifer Brown, Vanessa Heart, Jenny Martin, Mary-Ann Wright; as well as Kris Spark, as a Community Educator; and HAAG staff, Fiona York and Rebecca Cook. The committee's role was to ensure the Peer Education Program developed in alignment with best practice, and with the perspectives of people with a lived experience of homelessness as central to program decision-making. The peer educators provided useful insights into the strengths and challenges of the program and how it could be further developed.

With Steering Committee interest to expand the program, Gemma White provided a two-part training to HAAG staff on the history of peer education at HAAG, how it fits with HAAG's strategic plan and why the voices of people with lived experience of homelessness are so important to our work. The training helped enable staff to identify previous clients who might be interested in a peer education role, which resulted in the recruitment of two new peer educators to the program - Jo Waite and Robyn Thornycroft. They have been wonderful additions to the team and we thank them for joining.

With two new peer educators, two existing peer educators and interest from four members of HAAG's Committee of Management in delivering community education, Rebecca Cook and Gemma White delivered a 6 week training program. The program provided an overview of the skills required for peer and community education, as well as a training session on HAAG's approach to advocacy and campaigns, provided by Fiona York and Dini Liyanarachchi. Media training was also provided by the Economic Media Centre and was specifically tailored to meet HAAG's advocacy/campaign needs. HAAG is grateful to Aliya Ahmad and Jessica Kendall from the Economic Media Centre for the provision of this exceptional training, as it was highly regarded by all.

Sadly, the last year also saw two of our peer educators, Mary-Ann Wright and Jenny Martin resign from the program. We sincerely thank Mary-Ann and Jenny for the enormous contribution they both made to the peer education program and to HAAG as an organisation. Prior to Mary-Ann leaving, she was interviewed as part of the Everybody's home campaign.

A heartfelt thanks to all the volunteers involved in our peer and community education program. We have appreciated your commitment over this last year, in what has been a challenging time. As an organisation, we look forward to the year ahead and having the opportunity to deliver peer and community education aimed at preventing older people from experiencing homelessness.



OPERATIONS



## HAAG in the News

HAAG featured in the news 17 times this year, showing a continued increase in attention and awareness of issues of older peoples homelessness.

### 'I had to sleep in the car': Crisis puts social housing back on the agenda



By **Jewel Topsfield**

November 9, 2020 – 11.45pm

### They promised to look after their elderly relatives. Instead they took their money

By **Dana McCauley**  
September 28, 2020 – 12.00am

### Decades of neglect: Victoria has built less than 10% of its public housing pledge as waiting list swells


Exclusive: the state government has completed only 57 of the promised 1,000 units by 2022 as the Greens push for a binding housing target

### Five-bedroom house to living in a car: The rise of our older homeless women

 **Anna Wall**  
Apr 20, 2021

## 400,000 women over 45 are at risk of homelessness in Australia

August 4, 2020 6.00am AEST

 **Debbie Faulkner**, *University of South Australia*, **Laurence Lester**

JANUARY 3 2021 - 2:30AM

### Older Tasmanians are increasingly at risk of homelessness a report from the University of South Australia found



**Jackson Worthington**

Tasmanian Politics

### 'Uprooting, no matter how small a plant you are, is a trauma': older women renters are struggling

August 4, 2020 6.00am AEST

 **Emma Power**, *Western Sydney University*

## REPORT SHOWS 40% OF LGBTQI VICTORIAN ELDERS EXPERIENCE HOMELESSNESS

JESSI LEWIS — OCTOBER 10, 2020

SHARE ON:     
  

### Older women tell heartbreaking stories of rental stress

By David Sparkes on PM

Share   

 Download 2.02 MB

We have also been involved with a documentary about older women's experiences of homelessness, which is currently in production. HAAG staff Fiona York and Kobi Maglen and our peer educator, Vanessa Heart were interviewed by a film crew in the HAAG office, 3CR and at Vanessa's home. The documentary is scheduled to be released in May 2022, a trailer of which can be viewed here: <https://documentaryaustralia.com.au/project/undercover/Under>

## Increasing our digital reach

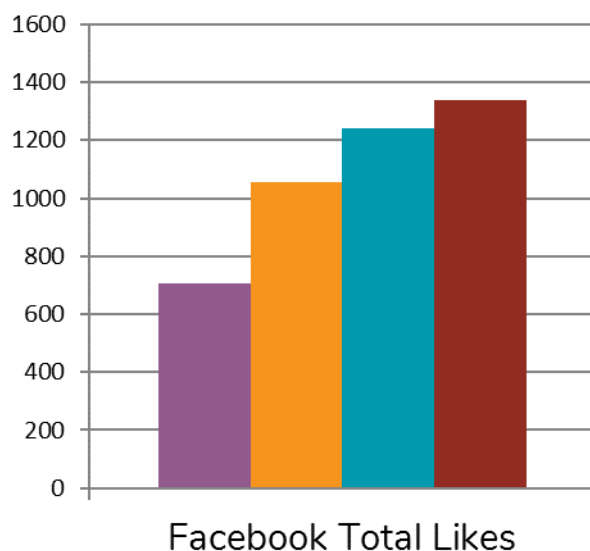
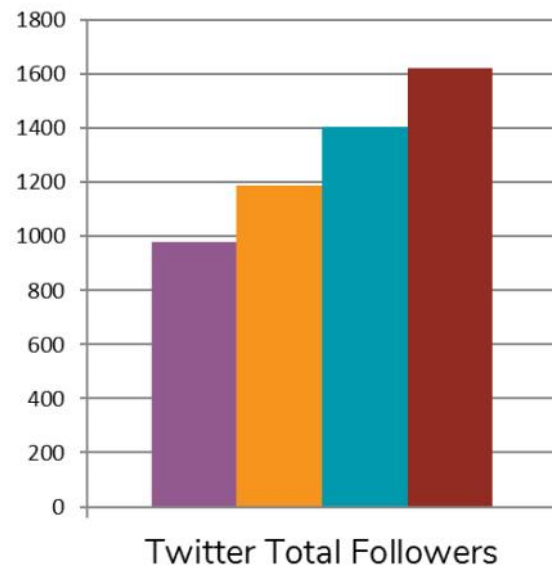
Our online platforms help grow our campaigns and let people know about our services. We have continued to grow our online reach, and are also in the process of developing a new online platform for discussion and campaigns, as well as a database of retirement housing options.

2017-2018

2018-2019

2019-2020

2020-2021



oldertenants.org.au



HousingfortheAged  
ActionGroup



@HAAGHomeAtLast



3CR 855 AM

Every second and fourth Wednesday 5:30pm  
to 6:00pm [oldertenants.org.au/podcasts](https://oldertenants.org.au/podcasts)

Every three (3) years and as part of the Accreditation process, we are reviewed by QIP (Quality Innovation Performance), against the HSS (Human Services Standards), QIC (Quality Improvement Council Standards) and for the first time against the Rainbow Tick Standards. In the many months leading to Accreditation, a variety of activity behind the scenes involving all workers, HAAG'S Governance sub-Committee and Committee of Management was taking place in preparation. Accreditation provides HAAG with recognition that we have a culture of delivering quality services and commitment to safety and inclusiveness. Continuous quality improvement (CQI) underpins everything we do throughout the organisation in our daily practice.

The valuable feedback that our client and stakeholders provided to the reviewers attests to the meaningful impact our support, activism and advocacy delivers.

### Client quotes

*"I don't know where I'd be without them"*

*"They were a life saver for me"*

*"They've earned a trusted name in the LGBTI communities"*

### Stakeholder quotes

*"They are my go-to people"*

*"Very good to work with – respectful & cooperative"*

*"They are great advocates and an important voice"*

## Rainbow Tick

We were successful in achieving QIP Accreditation against all standards and indicators including all Rainbow Tick Standards. An outstanding achievement and, as quoted by the reviewer; 'unprecedented that an organisation has met these standards on their first attempt'. As a Rainbow Tick Accredited organisation, we show our commitment to LGBTIQ clients, employees, volunteers, members, stakeholders and the broader LGBTIQ community in providing a welcoming, inclusive, safe and supportive environment. Diversity is welcome at HAAG.

This means that we have improved our systems and processes so that our workplace culture, practice and service delivery are welcoming, safe and inclusive for all LGBTI people. This achievement is afforded to only a handful of organisations, with HAAG being the second housing and homelessness service in Australia to achieve such a milestone. While HAAG has always valued and worked towards creating an inclusive space for all, the Rainbow tick accreditation process has provided us with an opportunity to formalise all the work we have been doing over the years and ensure we have systems in place to deliver a high standard of LGBTI inclusive practice and service delivery that is sustainable in the long term.



2020 – 2021 financial year has been a great year for HAAGs growth and consolidation. We have made a surplus of \$123,535 funds that will further secure our financial viability in the years ahead. We are now have increased our Equity or total worth to \$806,185 which I believe is a reasonable next egg for the future security of this great and dynamic organisation. Given growing demand and uncertain future we should aim to strengthen our equity to provide great stability for the future, but we have certainty strengthened our position over last few years.

Top notch Financial Management, record keeping and governance oversight by the trusty Finance Sub-Committee has resulted in strong financial performance and compliance, allowing us to keep abreast of expanding service provision, changed accounting standards and covid impacts.

And I put it to you - how do you put a dollar value on putting a secure roof over the head of people at risk of homelessness? The true value of this isn't shown in our financial statement but its value to society is immeasurably larger.

We recognised \$2,581,221 in revenue this financial year, including a small boost from the Australian Taxation Office to support us through the pandemic, although I note insignificant in comparison to some of our non-tax paying corporate citizens.

HAAG successfully partnered with or received grants from the following organisations:

- Argo Foundation – LGBTI Elders project
- City of Melbourne – LGBTI Elders project
- COTA Australia Ltd – Aged Care Systems Navigator (ACSN) project

- Melbourne Women's Fund for the Preventing Older Women's Homelessness Project
- Ian Rollo Currie Estate Foundation – Home at Last Regional Pilot project
- OPAN (Older Persons Advocacy Network) – Partner agreement
- The Wicking Trust – Ageing on the Edge national project

We extend our thanks to these organisations for their financial support of some very important projects.

HAAG received about \$53,200 in donations in the 2020 -2021 financial year. Our sincere thanks to the Ducas Paul Foundation for its donation of \$50,000 to our Home at Last program, providing much appreciated brokerage support – second year in a row!

A special thank-you to our members for providing us with financial support throughout the year, your contributions are gratefully received and much appreciated providing a financial and morale boost to the organisation.

Integral to the financial stability of HAAG is the recurrent funding provided by the State Department of Families, Fairness & Housing (DFFH) and the Department of Justice & Community Safety, and the federal Department of Health (Aust). We wish to thank our government partners for their ongoing support.

The Committee of Management considers HAAG to be in a strong financial position to continue with our mission - that of engaging and working with older people through community activism, services & advocacy to achieve social change and housing justice.

I recommend that the membership of HAAG endorse the Financial Reports for the 2020-2021 financial year.

Peter Sibly, Treasurer



# AUDITED FINANCIAL POSITION

As at 30 June 2021

		\$	\$
<b>Assets</b>			
<b>Current Assets</b>			
Cash and Cash Equivalents	3	1,546,064	1,081,533
Receivables	4	24,241	7,419
<b>Total Current Assets</b>		<u>1,570,305</u>	<u>1,088,952</u>
<b>Non-Current Assets</b>			
Plant & Equipment	5	59,912	29,326
<b>Total Non-Current Assets</b>		<u>59,912</u>	<u>29,326</u>
<b>Total Assets</b>		<u>1,630,217</u>	<u>1,118,278</u>
<b>Liabilities</b>			
<b>Current Liabilities</b>			
Trade and other payables	6	44,244	115,261
Income in Advance	2(i)	525,613	143,049
Other financial liabilities	7	11,355	10,806
Employee Benefits	8	233,004	132,475
<b>Total Current Liabilities</b>		<u>814,216</u>	<u>401,591</u>
<b>Non Current Liabilities</b>			
Other financial liabilities	7	-	26,966
Employee benefits	8	9,816	7,071
<b>Total Non Current Liabilities</b>		<u>9,816</u>	<u>34,037</u>
<b>Total Liabilities</b>		<u>824,032</u>	<u>435,628</u>
<b>Net Assets</b>		<u>806,185</u>	<u>682,650</u>
<b>Equity</b>			
Retained Earnings		806,185	682,650
<b>Total Equity</b>		<u>806,185</u>	<u>682,650</u>

		\$	\$
<b>Income</b>			
Revenue	2	2,581,221	2,338,553
<b>Total Income</b>		<u>2,581,221</u>	<u>2,338,553</u>
<b>Expenses</b>			
Employee benefits expense		1,924,344	1,628,742
Depreciation and amortisation expense		20,179	41,118
Client Brokerage		216,460	221,638
Rent & Storage		74,360	76,838
Office expenses		67,559	76,182
Motor Vehicle Expenses		34,484	38,421
Project costs		-	-
Accounting & Consultancy fees		19,775	18,571
Audit Expenses		4,200	4,200
Interest Expense		1,889	3,501
Travel and Accommodation		6,448	32,270
Training & Development		4,302	4,237
Volunteer & Student Expenses		6,609	17,849
Meeting expenses		6,697	12,956
Research Project Expenses		61,203	83,474
Other expenses		9,177	12,298
<b>Total Expenses</b>		<u>2,457,686</u>	<u>2,272,295</u>
<b>Surplus/(Deficit) for the year</b>		<u>123,535</u>	<u>66,258</u>
<b>Other Comprehensive Income</b>			
- Items that will not be reclassified to profit or loss		-	-
- Items that may be reclassified subsequently to profit or loss when specific conditions are met		-	-
<b>Total Comprehensive Income for the year</b>		<u>123,535</u>	<u>66,258</u>

This is an extract from our full audited financial statement which is available online at [oldertenants.org.au/financial-statement-20-21](http://oldertenants.org.au/financial-statement-20-21)



# THANK YOU

Thanks to our Victorian Government funders, Consumer Affairs Victoria and the Department of Families, Fairness & Housing, to the Commonwealth Departments of Health, Human Services, and Justice and Community Safety, and to local government, the City of Melbourne.

Thanks to our philanthropic funders The Wicking Trust, the Lord Mayors Charitable Foundation and the Ian Rollo Currie Estate Foundation, and to our major donors Ducas Paul Foundation and Argo Foundation.

Big thanks to our 37 individual donors who make a big impact in supporting our work, as well as the donors to our annual radiothon which supports our show 'Raise the Roof'.

Thanks to our partner organisations, in particular Tenants Victoria, Uniting NSW/ACT, Consumer Action Law Centre, Residents of Retirement Villages Victoria, Council on the Ageing Victoria, Council on the Ageing Australia, University of South Australia, University of Adelaide, National Ageing Research Institute, Deakin University, Social Ventures Australia, University of Western Sydney and the Foundation for Regional Rural Renewal.

Think Impact's services have been invaluable in developing our new Monitoring Learning and Evaluation framework. Social Ventures Australia assisted us with planning the replication of the Home at Last model.

Clayton Utz has provided us with generous pro bono legal assistance. RoshConsulting provided pro bono support to assist with our funding applications. Ashurst Australia provided further legal assistance. Thanks again to Rob Phillips for his ongoing legal support on retirement housing matters.

Thanks to our Committee of Management who have volunteered tirelessly to guide our organisation through these challenging times, and especially getting us through accreditation again this year.

Thanks to all our fantastic staff who continue show dedication and passion for supporting the needs of older clients.

A special thanks to our Peer Educators, Aged Care System Navigators, Cultural Diversity Reference Group, LGBTI reference group, and Retirement Accommodation Action Group, who continue to guide our service improvement and advocacy, lending their lived experience and expertise to the organisation.

Many other volunteers also fill in vital roles in our community outreach and administration, and students enable us to listen to the client's feedback about our services after being housed.

Ross House continues to provide HAAG with an essential base though the pandemic, we look forward to being able to welcome clients back to the building as soon as possible.

A big thank you to all our members, old and new, who enable us to continue as a grass-roots community organisation while also growing to provide services to more older tenants, and to build stronger campaigns around the country.

A special welcome to the new members from the National Alliance of Seniors for Housing, giving us the vision and strength to campaign effectively around the country, particularly in New South Wales, Queensland and Western Australia.

For everyone tuning in to meetings and events on Zoom, thanks for bearing with us through our technical hiccups, and keeping the 'community' in our organisation despite not being able to meet in person.

And especially to our clients who, despite living through the injustices of an unaffordable housing market and unregulated retirement housing industry, continue to be a joy to come to work for.



# THE PEOPLE OF HAAG

## COMMITTEE OF MANAGEMENT

Phyll Williams	Chairperson	Current
Pam Young	Secretary	Current
Peter Sibly	Treasurer	Current
Mary-Anne Wright	Vice Chairperson	Retired, July 2021
Kris Spark	General Member	Current
Hoda Nahal	General Member	Current
Andrew Rogers	General Member	Current
Pauline Crameri	General Member	Current
Maeve Browne-Cooper	General Member	Current
Margaret O'Laughlin	Appointed member	Current

## STAFF

### Familiar Faces

Melis Cevik  
Shane McGrath  
Maria Cozzi  
Naomi Gebert  
Fiona York  
Reuben Endean  
Paola Posso  
Fiona Waters  
Joanne Maguire  
Christine Stapleton  
Nese Duran  
Anne Maher  
Dimitra Lagoudaki

Susan McQueen  
Kobi Maglen  
Rebecca Walton  
Libby Heath

### Farewell

Leonie Bessant  
Christopher Kadira  
Sotiria Nika  
Nikoletta Stamatopoulos

### Welcome back

Gemma White

### Welcome on board

Rebecca Cook  
Laura Skepper  
Maleeha Saeed  
Tristan Dang  
Dini Liyanarachchi  
Lois Knight  
James Bell  
Anez Barnes

593 + > 1000

HAAG members

Clients in contact





HOUSING FOR THE AGED ACTION GROUP INC.

[www.oldertenants.org.au](http://www.oldertenants.org.au)

Phone: 03 9654 7389

1300 765 178

Fax: 03 9654 3407

1st Floor Ross House

247 - 251 Flinders Lane

Melbourne Vic 3000